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Order Filed on December 20, 2024
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

| | |
|-----------------|---|
| In re: | Chapter 13 |
| Eric J Spencer, | Case No. 21-14066-SLM |
| Debtor. | Hearing Date: January 22, 2025 at 10:00 a.m. Judge: Stacey L. Meisel |

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: December 20, 2024

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Eric J Spencer
Case No.: 21-14066-SLM
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION ARREARS**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (the "Motion") filed by NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Secured Creditor"), and Eric J Spencer ("Debtor") having filed opposition thereto, with respect to the property commonly known as 196 Mountain Avenue, Caldwell, NJ 07006 ("Property"), as follows and have consented to the entry of the within Order, and for good cause shown it is hereby:

ORDERED AS FOLLOWS:

1. Debtor is delinquent two (2) post-petition payments due August 1, 2024 through September 1, 2024 each payment in the amount of \$3,003.39; three (3) post-petition payments due October 1, 2024 through December 1, 2024, each in the amount of \$3,146.09; less suspense of \$0.68, for a total delinquency of \$15,444.37.
2. Debtor shall file a Modified Chapter 13 Plan within fourteen (14) days of entry of this Order to include delinquency in the amount of \$15,444.37.
3. Debtor shall resume post-petition payments to be paid timely and in full with the January 1, 2025 payment.
4. Secured Creditor may file a supplemental claim for the amounts advanced
5. In the event that Debtor does not comply with any of the above requirements, Secured Creditor may submit an order providing relief from the automatic stay without further application to the Court.
6. If Debtor should default and fail to make future post-petition payments to Secured Creditor that come due during the pendency of this case for thirty (30) days from the due date, Secured Creditor's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Secured

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Debtor:
Case No.:
Caption of Order:

Eric J Spencer
21-14066-SLM

**CONSENT ORDER RESOLVING SECURED CREDITOR'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY
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ARREARS**

Creditor to proceed with its action against the real property known as 196 Mountain Avenue, Caldwell, NJ 07006.

7. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Secured Creditor may proceed to enforce its remedies under applicable non-bankruptcy law against the Property and/or against the Debtor.
8. Debtor shall pay attorney fees and costs for the motion for relief in the amount of \$699.00 to be paid as an administrative claim through the plan.

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

Middlebrooks Shapiro, P.C.
Attorney for the Debtor

By: /s/ Laura Egerman
Laura Egerman

By: /s/ Melinda D. Middlebrooks
Melinda D. Middlebrooks

Date: 12/17/2024

Date: 12/16/2024